

806 KAR 17:020. Disclosure of other coverage in application.

RELATES TO: KRS 304.14-120

STATUTORY AUTHORITY: KRS 304.2-110, EO 2009-535

NECESSITY, FUNCTION, AND CONFORMITY: KRS 304.2-110 authorizes the executive director of Insurance to promulgate reasonable rules and administrative regulations necessary for or as an aid to the effectuation of any provision of the Kentucky Insurance Code, as defined in KRS 304.1-010. EO 2009-535, effective June 12, 2009, established the Department of Insurance and the Commissioner of Insurance as the head of the department. This administrative regulation requires that the applicant for health insurance disclose any and all health insurance currently in force in the name of the applicant.

Section 1. Application Requirements. (1) Every application form used by an insurer to solicit health insurance which is to be individually underwritten, except group or accident insurance only, shall include space requiring a listing by the applicant of all health insurance currently in force in the name of the proposed insured. The current insurance shall only be identified by the name of the insurer and the amount of insurance, if known.

(2) Every application, described in subsection (1), solicited personally by an agent shall have the applicant's signature and the agent shall certify that each question on the application was asked of the applicant and that the applicant's answers have been accurately recorded. (I-17.01; 1 Ky.R. 1083; eff. 7-2-1975; TAm eff. 8-9-2007; 36 Ky.R. 668; 1226; eff. 1-4-2010.)